

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:
CUDNIK, JEROME M

CUDNIK, JERRY M

Debtor(s)

CHAPTER 7 CASE

CASE NO. 08-07612 CAD

JUDGE CAROL A. DOYLE

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S. BANKRUPTCY COURT
219 South Dearborn, Courtroom 742
Chicago, Illinois 60604

on: **October 9, 2008**
at: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>7,002.39</u>
b. Disbursements	\$ <u>0.00</u>
c. Net Cash Available for Distribution	\$ <u>7,002.39</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
GLENN R. HEYMAN (Trustee Fees)	0.00	\$1,450.24	

5. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
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6. Claims of general unsecured creditors totaling \$15,617.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 35.55%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1	IL Dept. Employment Security	\$ 9,725.23	\$ 3,457.51
2	CAPITAL ONE BANK (USA), N.A.	\$ 3,094.65	\$ 1,100.21
3	PYOD LLC its successors and assigns as assignee of	\$ 2,797.12	\$ 994.43

7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
9. Debtor has been discharged.
10. The Trustee proposed to abandon the following property at the hearing: whole life insurance.

Dated: September 9, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 S. Dearborn Street; 7th Floor
Chicago, IL 60604

Trustee: GLENN R. HEYMAN

Address: 135 S. LaSalle Street, #3705
Chicago, IL 60603
Phone No.: (312) 641-6777

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 08-07612

User: amcc7
Form ID: pdf002

Page 1 of 1
Total Served: 20

Date Rcvd: Sep 09, 2008

The following entities were served by first class mail on Sep 11, 2008.

db +Jerome M Cudnik, 714 Briarwood Dr., Justice, IL 60458-1205
aty +Mario M Arreola, Law Offices Of Peter Francis Geraci, 55 East Monroe St Suite #3400,
Chicago, IL 60603-5920
tr +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705,
Chicago, IL 60603-4101
12093617 +Adventist Memorial Hospital, Attn: Bankruptcy Dept., PO Box 9234, Oak Brook, IL 60522-9234
12093606 +American Agencies, Bankruptcy Department, PO Box 115, Clarendon Hills, IL 60514-0115
12293550 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
NORCROSS, GA 30091-5155
12093615 +Capital One Bank, Bankruptcy Department, PO Box 60024, City Of Industry, CA 91716-0024
12093603 +Capital One Bank, Bankruptcy Dept., PO Box 5294, Carol Stream, IL 60197-5294
12093611 +Clinical Cardiology Consultant, Attn: Bankruptcy Dept., 675 W North Ave Ste 216,
Melrose Park, IL 60160-1630
12093616 +Emerge, Bankruptcy Department, PO Box 1249, Newark, NJ 07101-1249
12093613 +Gottlieb Memorial Hospital, Attn: Bankruptcy Dept., PO Box 74867, Chicago, IL 60694-4867
12093607 +IC Systems Inc., Bankruptcy Department, PO Box 64378, Saint Paul, MN 55164-0378
12093614 +IL Dept. Employment Security, Bankruptcy Department, PO Box 4385, Chicago, IL 60680-4385
12093608 +Omnium Worldwide Inc., Bankruptcy Department, 7171 Mercy Rd., Omaha, NE 68106-2620
12093610 +Orthopedic Specialists SC, Attn: Bankruptcy Dept., PO Box 2005, Carol Stream, IL 60132-0001
12293980 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
12093605 +Sears Bankruptcy Recovery, Citibank USA Sears, PO Box 20363, Kansas City, MO 64195-0363
12093604 Sears Credit Cards, Bankruptcy Department, PO Box 18301, Columbus, OH 43218
12093612 +Weltman, Weinberg & Reis Co., Bankruptcy Department, PO Box 5402, Cleveland, OH 44101-0402
12093609 +Westside Medical Associates, Attn: Bankruptcy Dept., 675 W North Ave Ste 303,
Melrose Park, IL 60160-1623

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2008

Signature:

